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JULIA	A HEAVERN, et al.	31 11 70 MEL				
	Plaintiffs,					
v.		CIVIL ACTION NO.				
MARRIOTT INTERNATIONAL, INC. and ZURICH NORTH AMERICA, MAGISTRATE JUDGE						
	Defendants.)				
) RECEIPT # 64745				
	NOTIO	E OF REMOVAL SUMMONS ISSUED NA LOCAL BULE 4.1				
TO:	The Honorable Chief and Judges of the United States District Court District of Massachusetts	WAIVER FORM MCF ISSUED BY DPTY, CLK 1010 DATE 1110				

PLEASE TAKE NOTICE THAT the defendant Zurich North America ("Defendant" or "Zurich") hereby files this Notice of Removal of Civil Action No. PLCV 2005-00287-B which is filed in the Superior Court of the Commonwealth of Massachusetts, Plymouth County (the "State Court Action") to the United States District Court for the District of Massachusetts pursuant to 28 U.S.C. §1441 and §1446, as amended and, in accordance with 28 U.S.C. §1332 on the following grounds:

1. On or about March 11, 2005, the Plaintiffs, Julia Heavern by her parents and next friends, Denise and Paul Heavern, Nicole Heavern, by her parents and next friends, Denise and Paul Heavern, Kerin Mitchell, by her parents and next friends, Ellen and Jim Mitchell, Taylor Vieira, by her parents and next friend, Kathy and Steve Vieira, and Brian Vieira, by his parents and next friends, Kathy and Steve Vieira (collectively referred to as the "Plaintiffs") commenced

¹ The Plaintiff has misnamed the Defendant in its Complaint. The Defendant's proper name is "Zurich American Insurance Company."

this lawsuit against the defendants, Marriott International, Inc. ("the Marriott") and Zurich in the Superior Court, Commonwealth of Massachusetts, Plymouth County, Civil Action No. PLCV 2005-00287-B ("State Court Action").

- In the State Court Action, the Plaintiffs asserted claims for negligence against the 2. Marriot with respect to injuries allegedly sustained by the Plaintiffs.
- 3. In the State Court Action, the Plaintiffs also asserted a claim against Zurich under M.G.L. c.93A and M.G.L. c. 176D, Section 3(9)(f).
- The Plaintiffs served Zurich with a copy of the Summons, Complaint and Civil 4. Action cover sheet in the State Court Action on or about May 12, 2005. In accordance with 28 U.S.C. §1446(b), this Notice of Removal is being filed within thirty (30) days of receipt by Zurich of the initial pleadings.
- 5. Pursuant to 28 U.S.C. §1332, the United States District Court for the District of Massachusetts has original jurisdiction over this matter because:
- the amount in controversy exceeds \$75,000 because the Plaintiffs allege they have a. sustained damages of at least \$130,000; and
- b. there is complete diversity of citizenship because the Plaintiffs are residents of Massachusetts (Complaint ¶¶1-5); the Marriott is a Delaware corporation with a principal place of business in Maryland; and Zurich is a New York corporation with a principal place of business in Maryland.
- Pursuant to 28 U.S.C. §1446(d), the Plaintiffs, through their counsel, are being 6. provided with written notice of the filing of this Notice of Removal as evidenced by the attached certificate of service.

- 7. Pursuant to 28 U.S.C. §1446(d), a copy of this Notice of Removal will be filed today with the Clerk of the Superior Court, Plymouth County.
- 8. Pursuant to 28 U.S.C. §1446(a), copies of all process, pleadings and orders served upon the Defendant, Zurich are attached hereto, as Exhibit A.
- 9. Pursuant to Loc. R. 81.1, Zurich will file, within thirty (30) days after filing this Notice of Removal, certified or attested copies of all records and proceedings in the State Court Action and certified or attested copy of all docket entries in the State Court Action.

WHEREFORE, defendant, Zurich North America, respectfully requests that this Court:

- remove from the Superior Court of the Commonwealth of Massachusetts,
 Plymouth County, Civil Action No. PLCV 2005-00287-B, to the United States
 District Court for the District of Massachusetts; and
- 2. grant such other and further relief as this Court deems proper and appropriate.

ZURICH AMERICAN INSURANCE COMPANY, By its Attorneys,

Peter G. Hermes, BBO. No. 231840 Gina A. Fonte, BBO No. 642367

HERMES, NETBURN, O'CONNOR &

SPEARING, P.C.

111 Devonshire Street, 8th Floor

Boston, MA 02109

(617) 728-0050

(617) 728-0052 (Fax)

CERTIFICATE OF SERVICE

I hereby certify that on this $\frac{\sqrt{-t}t}{c}$ day of June, 2005, I served on counsel of record the above notice by mailing a copy thereof, postage prepaid, to:

Garrett Bradley, Esquire THORNTON & NAUMES, LLP 100 Summer Street, 30th Floor Boston, MA 02110

Anthony Campo, Esq. Boyle, Morrisey & Campo 25 Stuart Street Boston, MA 02116

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,	PLYMO	OUTH, ss.	Friends, Denise and Paul Heaven, Nicote Heaven, by her porents and Next friend Denise and Paul Heaven, Kerin Mitchel, by her parents and Next friends, Eilen and Jim Mitchell, Taylor Vicina, by her parents and Next friend, Kuthy and Steve Vicina, And Brisn Vicina.	TRIAL COUR CIVIL ACTI NO. PL	ON CV 2005 - 00 287	B RECEI
	-94,20-c-44-ab		Next friends, Kathy and Steve Vicing	.,	SEKAED ON	· ' \ 2 \
	Marri Zurio	ott Inte	rnational, Inc., and America,	, Defeudant(s)	MAY 1 2 2005 K. Grucella 10:45	Y.O. Clalina/Lan
				SUMMONS		
answer the complaint must serve a copy of	file the original	plaintiff complaint exclusive the relief office of t	ove-named defendant : Perservices Lane, Schaumburg, are hereby summoned and require hereby summoned and require hereby summoned and require which is herewith served upon of the day of service. If you fail demanded in the complaint. You he Clerk of this court at Brock the time thereafter.	ired to serve upon it. Summer St., you, within 20 o I to do so, judger ou are also requir con either before	30th Flr., Boston, is lays after service of this surent by default will be takened to file your answer to the service upon plaintiff attor	in answer to the amons upon you, a against you for complaint in the ney or within a
our attorney	and also	you may l matter of	is otherwise provided by Rule L nave against the plaintiff which the plaintiff claim or you will the	h arises out of the hereafter be barre	transaction or occurrence the d from making such claim in	any other action.
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ANT- You need not appear personally in to have a defense, either you or your	days as spe	2. Wi cay par	is summons is issued pursuant be den more than one defendant is ption. If a separate summons in ticular defendant. plaintiffs attorney: please circ	involved, the me s used for each	unes of all defendants should defendant, each should be :	d appear in the addressed to the
			ntract - Equitable Relief - Oth		,	
	answer within 20 ffloe at Brockto		by certify and return that on hin summons, together with a c	opy of the compl	aint in this action, upon t	he within-named
DEFENDANT						***************************************
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. SUPERIOR COURT SEPARTMENT OF THE

PLEASE IDENTIFY, BY CASE NUMBER, NAME AND COUNTY, ANY RELATED ACTION PENDING IN THE SUPERIORTOTAL

"I hereby certify that I have complied with the requirements of Rule 5 of the Supreme Judicial Court Uniform Rules on Dispute Resolution (SJC Rule 1:18) requiring that I provide my clients with information about court-connected dispute resolution services and

DATE: March 10 2005

discuss with them the advantages and disadvantages of the farious methods."

COURT DEPARTMENT

Signature of Attorney of Record

COMMONWEALTH OF MASSACHUSETTS

PLYMOUTH, ss.	SUPERIOR COURT C.A. NO.: PLC / 2005 - 00287 - 2
Julia Heavern, by her parents and next friends, Denise and Paul Heavern, Nicole Heavern, by her parents and next friends, Denise and Paul Heavern, Kerin Mitchell, by her parents and next friends, Ellen and Jim Mitchell, Taylor Vicira, by her parents and next friend, Kathy and Steve Vicina, and Brian Vicira, by his parents and next friends, Kathy and Steve Vicira,	
Plaintiffs,))	COMPLAINT AND JURY CLAIM
V.) Marriott International, Inc.,) And Zurich North America) Defendants.)	•

PARTIES

- 1. Plaintiff, Julia Heavern, is a minor represented by her parents and next friends, Denise and Paul Heavern who resides at 7 Glover Avenue, Hull, Massachusetts.
- 2. Plaintiff, Nicole Heavern, is a minor represented by her parents and next friends, Denise and Paul Heavern who resides at 7 Glover Avenue, Hull, Massachusetts,
- 3. Plaintiff, Kerin Mitchell, is a minor represented by her parents and next friends, Ellen and Jim Mitchell, who resides at 34 Nantasket Avenue, Hull, Massachusetts.
- 4. Plaintiff, Taylor Vieira, is a minor represented by his parents and next friends, Kathy and Steve Vieira, who resides at 51 Warfield Avenue, Hull, Massachusetts.
- 5. Plaintiff, Bryan Vieira, is a minor represented by his parents and next friends, Kathy and Steve Vieira, who resides at 51 Warfield Avenue, Hull, Massachusetts.

- 6. Defendant, Marriott International, Inc. (hereinafter "Marriott" or "Courtyard Marriott", is a corporation with a principle place of business at 10400 Fernwood Road, Department 862, Bethesda, Maryland.
- 7. Defendant, Zurich North America (hereinafter "Zurich") is a corporation with a principle place of business at 1400 American Lane, Schaumburg, Illinois.

JURISDICTION

7. The plaintiffs' cause of action arises from the defendant's (1) transacting business in Massachusetts; (2) contracting to supply and/or sell goods in Massachusetts; (3) doing or causing a tortuous act to be done in Massachusetts; and/or (4) causing the consequence of a tortuous act to occur within Massachusetts, and the defendants do, or solicit business, or engage in a persistent course of conduct or derive substantial revenue from the sale of goods in Massachusetts.

FACTS

- 8. On or about March 15, 2003, the plaintiffs were guests at the Courtyard, Marriott in Concord, New Hampshire.
- 9. On or about March 15, 2003, the plaintiffs spent approximately six hours swimming in the Courtyard Marriott's indoor swimming pool.
- 10. On information and belief, on the morning of said date, the defendant had "shocked" the swimming pool with excessive amounts of chlorine or other chemicals.
- 11. On information and belief, on this date, defendants posted no warnings that the pool had excessive or hazardous amounts of chlorine or other chemicals, nor did the defendants prevent guests from using the swimming pool.
- 12. On information and belief, the defendants did not use ordinary care, which included their regular practice of closing the pool after "shock" treatments and waiting until the chemical levels were safe before allowing patrons to use the pool.
- 13. On information and belief, the defendants did not warn of the non-obvious danger, known to the defendants, that the swimming pool contained unsafe and hazardous levels of chlorine and other chemicals.
- 14. On information and belief, the defendants did not make reasonable inspections in order to discover whether their guests were using the swimming pool during times when the levels of chlorine or other chemicals were at unsafe or dangerous levels.
- 15. Due to the exposure of high levels of chemicals in the defendant's swimming pool, all five plaintiffs sustained various injuries of varying degrees. These injuries include, but

are not limited to, chemical skin burns, chest discomfort, breathing difficulty, red and sore eyes and asthma.

16. As a direct and proximate cause of this incident, plaintiffs have accrued significant medical expenses, and certain plaintiffs will continue to accrue medical expenses. Furthermore, plaintiffs were temporarily incapacitated and prevented from participating in their usual activities for a substantial period of time, and have suffered varying degrees of emotional injuries.

COUNT I JULIA HEAVERN, PPA DENISE AND PAUL HEAVERN V. COURTYARD MARRIOTT NEGLIGENCE

- 17. Plaintiff, Julia Heavern, PPA Denise Heavern adopts by reference all of the allegations above, each inclusive, as though fully set forth herein.
- 18. As a direct and proximate result of the negligence of the defendant, the plaintiff Julia Heavern suffered personal injuries, including, but not limited to, 1st degree burns, acute breathing difficulty, and transient skin reaction.

WHEREFORE, plaintiff, Julia Heavern, PPA Denise Heavern, demands judgment against the defendant, Courtyard Marriott, in an amount to be determined at trial, together with interest and costs and such other relief as this Honorable Court may deem necessary.

COUNT II NICOLE HEAVERN PPA DENISE AND PAUL HEAVERN V. COURTYARD MARRIOTT NEGLIGENCE

- 19. Plaintiff, Nicole Heavern, PPA Denise Heavern adopts by reference all of the allegations above, each inclusive, as though fully set forth herein.
- 20. As a direct and proximate result of the negligence of the defendant, the plaintiff Nicole Heavern suffered personal injuries, including, but not limited to acute difficulty breathing and nausea, burning skin, peeling skin, continuing chapped skin above her upper lip, enduring difficulty breathing, mild rash, transient skin reaction, and mild Reactive Airways Disease (asthma).

WHEREFORE, plaintiff, Nicole Heavern, PPA Denise Heavern, demands judgment against the defendant, Courtyard Marriott, in an amount to be determined at trial, together with interest and costs and such other relief as this Honorable Court may deem necessary.

COUNT III KERIN MITCHELL, PPA ELLEN AND JIM MITCHELL, V. COURTYARD MARRIOTT NEGLIGENCE

- 21. Plaintiff, Kerin Mitchell, PPA Kathy Vieira, adopts by reference all of the allegations above, each inclusive, as though fully set forth herein.
- As a direct and proximate result of the negligence of the defendant, the plaintiff Kerin Mitchell suffered personal injuries, including, but not limited to facial burns, breathing difficulty, sore throat, significant skin reaction for several weeks, and emotional trauma.

WHEREFORE, plaintiff, Kerin Mitchell, PPA Ellen Mitchell, demands judgment against the defendant, Courtyard Marriott, in an amount to be determined at trial, together with interest and costs and such other relief as this Honorable Court may deem necessary.

COUNT IV TAYLOR VIEIRA, PPA KATHY STEVE VIERA V. COURTYARD MARRIOTT NEGLIGENCE

- 23. Plaintiff, Taylor Vieira, PPA Kathy Vieira, adopts by reference all of the allegations above, each inclusive, as though fully set forth herein.
- 24. As a direct and proximate result of the negligence of the defendant, the plaintiff Taylor Vicira suffered personal injuries, including, but not limited to facial burns, breathing difficulty, sore throat, significant skin reaction for several weeks, and emotional trauma.

WHEREFORE, plaintiff, Taylor Vieira, PPA Kathy Vieira, demands judgment against the defendant, Courtyard Marriott, in an amount to be determined at trial, together with interest and costs and such other relief as this Honorable Court may deem necessary.

COUNT V BRYAN VIEIRA, PPA KATHY AND STEVE VIERA V. COURTYARD MARRIOTT NEGLIGENCE

- 25. Plaintiff, Bryan Vieira, PPA Kathy Vieira, adopts by reference all of the allegations above, each inclusive, as though fully set forth herein.
- As a direct and proximate result of the negligence of the defendant, the plaintiff Bryan Vicira suffered personal injuries, including, but not limited to facial burns, breathing difficulty, sore throat, enduring red and irritated eyes, skin burns, skin irritation for weeks following the incident and exacerbation of pre-existing asthma as well as emotional injuries.

WHEREFORE, plaintiff, Bryan Vieira, PPA Kathy Vieira, demands judgment against the defendant, Courtyard Marriott, in an amount to be determined at trial, together with interest and costs and such other relief as this Honorable Court may deem necessary.

COUNT VI JULIA HEAVERN, ET AL., V ZURICH NORTH AMERICA VIOLATION OF M.G.L. c. 93A and M.G.L. CHAPTER 176D, SECTION 3(9)(f)

- 27. Plaintiffs adopt by reference all of the allegations above, each inclusive, as though fully set forth within.
- 28. At all times references herein, defendants and insurance coverage through Zurich North America ("Zurich").
- 29. After unsuccessful attempts to resolve the matter over the phone, on June 21, 2004, each plaintiff sent Zurich a demand for settlement.
 - 30. The defendants failed to respond to this demand letter within 30 days.
- 31. The defendant has failed to make a fair and equitable offer of settlement in response to said demands for relief.
- 32. The defendant's failure to make such an offer is a violation of G.L. c. 176D, §3(9) (f) in that said defendant failed to effectuate a prompt, fair and equitable settlement of a claim in which liability has become reasonably clear.
- 33. The defendant's failure to effectuate such a settlement is an unfair and deceptive trade act or practice within the meaning of G.L. c. 93A § 2.
- 34. The defendant is liable to the plaintiff for the plaintiff's actual damages and for punitive damages up to three times the actual damages, plus interest, costs and attorney's fees.

Wherefore, the plaintiffs demand judgment against the defendant in an amount to be determined at trial, including treble damages, together with interest, costs and such other relief as this Honorable Court deems necessary and proper.

PLAINTIFFS RESERVE THE RIGHT TO A JURY TRIAL ALL COUNTS
CONTAINED WITHIN THIS COMPLAINT

Respectfully submitted by the Plaintiffs, By their Attomey,

Oarrett Bradley, Esquire BBO # 629240 THORNTON & NAUMES, LLP 100 Summer Street, 30th Floor Boston, MA 02110 (617) 730-1333

Dated: March 22005